THEODORE STARRETT TELLS HOW THE SUB-CONTRACT DOESTHE JOB

Change Your Plans and the Money Files Conservatory, Estimate \$3,500, That Cost \$83,000 to Put Up-Bank Which Overran \$1,500,000 - Answer to Critics

Theodore Starrett, the builder and contractor, who puts the blame for present conditions in the building trade on the tactics of groups in the Building Trades Employers' Association, of which he himself is a member, explained yesterday in an interview the process which has demoralized the workingmen's organizanons and the effectiveness of individual laborers and has made owners and prospective builders suspicious and timorous. with the result that owners fear to begin a building, and thousands of competent workmen are out of work altogether, or are working on half time.

In the ordinary progress of things an owner who wants to put up a building makes a first contract either with a builder or an architect. If the first contract is with an architect, the builder comes in later. To this general building contractor falls the duty of selecting sub-contractors for all the different sorts of work to be done on the building, such as masonry, carpentry, plastering, steam fitting, electric wiring, plumbing, and the like. These are all done under the architect's and the general contractor's estimates as to cost. There is an agreement by the sub-contractor that he will do for a set sum just such work as is described in the specifications. There is also an agreement in each sub-contract that it may be terminated on short notice by the owner or the general contractor.

Mr. Starrett says that there has arisen such a condition in the sub-contracting business that this clause about the power of the builder or owner to terminate a subcontract is a mere joke-at the owner's expense. He illustrates by a concrete

"Let us consider a man who has, through his general contractor, made a deal with a plumber, one of thirty or more sub-contractors. The plumber is, of course, a Chinaman. [Mr. Starrett calls the members of the employers' association competition killing crowd 'Chinamen,' because, he says they are building a Chinese wall around the building industry.] In

the course of erection of the building he finds that it is necessary to change the specifications in some way; it is necessary to add some plumbing, say about \$100 worth. He tells the plumber about that and the plumber says that the price of that work will be \$1,000.

"The owner protests with great indignation. The sub-contractor explains that the previous work on the contract has been done at a loss and that the \$1,000 is not for the value of the extra work but to make up for previous losses. The owner refuses to take this excuse and invokes the clause of his contract which permits him to drop the sub-contractor on twenty-four hours'

"All right—much good it does him. He "All right—much good it does him. He can go up and down the town for a month, but he cannot find another plumber to take up that contract. They will all say 'You have made your contract with another man; let him have the job.' Then there are three courses open to the owner: First, he may get a sub-contractor who is outside of the association; second, he may undertake to hire his own men, pay them full union wages, and finish the job on his own responsibility; third, he may give in and submit to the \$1.000 imposition.

"The third course is the cheapest for him in the end, because just so surely as he gets a plumber outside of the employers' association, or just so soon as he attempts to do the work with men he hires on his own account, the weinsheimering begins.

*The walking delegate "The walking delegate appears with orders that the union cannot permit the work to go on. If the delegate is placated it will cost a lot more than \$1,000 to complete the sub-contract; if he is not placated, the sub-contract may never be completed.

Some of town. John Beattie of the Master Painters' Association presided.

All that any one would say after the meeting was that any action to be taken with regard to Mr. Starrett had been left to the emergency committee, to which example the said, "should be connected with the said, "should be connected with the

fully to an increase in the wage scale. The contractors can stand the increase because it is paid out of a mere fraction of the money extorted from the owner.

"No man with a building enterprise in mind," said Mr. Starrett, "can have to-day any definite idea how much it will cost him to carry out his plans. If he is purposely liberal in his estimates he may know that the members of the extortion league will take his liberality as first class evidence of his inherent extravagance and will his inherent extravagance and wil liberally increase their demands upon him. Here is an example, one which is not regarded as in any way startling by those who have followed the way things have been

"A well known man in this city, who himself has had no small experience as a contractor, desired to remodel his house. He
wanted to build a conservatory extension.
His architect drew plans on the general
idea that the change would cost \$1.500.
The contracta were made.

"The owner later had the plans changed

"The owner later had the plans changed had the public hearing to be held to-day on William Barclay Parsons's plans for the extension of the subway system. Lave been received by the
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make it plan that the public hearing to be held to-day on William Barclay Parsons's plans for the extension of the subsons's plans f

"The owner later had the plans changed to include a second story extension over the conservatory and a roof promenade. The architect thought these additions would cost \$3.500 under the existing contracts. The work began.

"It was quite apparent to the owner that the \$3,500 limit was being exceeded. The architect admitted it, but counselled

the \$3,500 limit was being exceeded. The architect admitted it, but counselled patience. When the bill had run up to \$25,000 the owner's patience exploded under the strain. He sent for the architect and read the riot act to him. The architect made the riot act to him the patience architect and read the riot act to him. The architect made the riot act to him the patience architect and read the riot act to him. The architect made the riot act to him the patience architect and read the riot act to him. The architect made the riot act to him the patience architect made the riot act to him. The architect made the riot act to him the patience architect made the riot act to him. The architect made the riot act to him the patience architect made the riot act to him the patience architect made the riot act to him the patience architect made the riot act to him th the rate of the sub-contractor's increasing express route which shall run from a point scale of charges he did not see how the feb could be done under \$35,000.

"The owner was angry but helpless-He said: 'Go ahead.' But he watched his bills. They went up to \$35,000 and beyond. He discharged the architect. Then he

He discharged the architect. Then he undertook to finish the job on his own responsibility. He finished the job, but the cost of the operation came to just about \$83,000, or more than twenty times as much as it should have amounted to.

"There is a new bank building downtown which cost more than \$1,500,000 more than the owners intended it should. The improvements on the building of a great insurance company, recently completed, ran lying will be opened for passengers to-moro \$5,000,000 above the sum which com-

ought to cost.

Mr. Starrett holds that it is such facts

the opening, because it is intended to use the station only as a sort of switching point and to provide accommodations for Mr. Starrett holds that it is such facts at these which make it impossible for owners with unlimited capital to undertake tuilding operations of importance. He says that no man will build in these days if he can help it. If any builder approaches ou that our work will keep within our estimates, and that if it does not I will stand the loss is immediately met by all contractors and favored architects with expense trains are often seriously delayed in the rush hours.

Not all of the express trains will use the Fulton street station, but many will run

contractors and favored architects with the general intimation that his work is not trustworthy, that it is shoddy, that such a builder cannot do his work without employing unworthy mechanics and using shoddy materials.

"The great pity of all this," says Mr. Starrett, "is that the owner is robbed by wholesale in order that the contractors may steal by retail. When the owner pays out 100 cents he gets 30 cents of value, cet five cents legitimately and ten cents illegitimately; the rest is wasted. It is a policy of waste, waste "

"The workmen stand for it, in a way," the wedding to take place on March 7.

because the scale of wages is increased. But so many men are thrown out of work that the general condition of the workingthat the general condition of the workingmen is much worse than if the scale of wages were much lower. The few who are lucky enough to get work prosper, but the thousands who are out of work suffer. There is just one cure for the whole situation. It is for the establishment of a form of contract by which the contractors and the sub-contractors stand by their contracts and possible changes in their contracts, even at the expense of standing the loss occasioned by changes."

Mr. Starrett said further, in answer to some of the critics of his attack on those who are held responsible by him for the present state of affairs:

It was hardly to be expected that an institution which makes its power felt by weinselmering could be attacked with impunity by any single individual. The function of the weinselmerer makes itself felt in very much the same way as does the

or the weinsemerer makes their tell very much the same way as does the fla or the Molly Maguires. When the ctice is attacked, the answer is silence, hastab in the back from some ambush.

with a stab in the back from some ambush.

"Only one public answer has been made to my statements in regard to the conspiracy in the building trade in New York city, and that was by a gentleman who stated that his letter was written in his individual capacity and not as a representative of any institution, although it is probable that the letter had been rehearsed and gone over by the leading spirits in the organization before its publication, so that it was actually the statement of the organization.

before its publication, so that it was actually the statement of the organization.

"No Mafia business can be worked except by the aid of Weinseimers, and weinseimering is a dangerous business. If any one attempts any weinseimering against me he will find that it will not be the delegate that will be dragged to the light, but it will be the man who bribed the delegate, and that is why I am safe.

"The accounts of starving workmen and

that will be dragged to the light, but it will be the man who bribed the delegate, and that is why I am safe.

"The accounts of starving workmen and busted unions which have filled the papers the last three or four days more than prove the truth of my statements in regard to the building business, viz.; that it is in a demoralized condition, and that where there should be a boom, with plenty of work for everybody, investors are so scarded and so dissatisfied that they will not spend their money on buildings.

There have been three anonymous attacks on me. I call them anonymous because one was actually so and the other two were signed in one case by a malking delegate and in the other case by a member of the Mason Builders' Association who probably does not know what has been going on. And here let me state that it is to be regretted that the rings that control this business should withdraw themselves into the body of their fellow builders and so make it impossible to hit up the conspirator without smashing a whole lot of good, honest men, who form the majority of the workmen in each union. To all honest men, and dishenest, too, for that matter, in every builders' organization. I say that I am sorry that these things are said for the good of the industry and of every man, Chinaman or American, who forms a part of it.

"In the anonymous attacks referred to all of which are quite evidently from the same source, an attempt was made, and a very clever one, too, to throw dust in the eyes of the public and to lead them away from the main issue. The public can judge as to this. When a main in an argument starts to vilify the other party there is only one conclusion to be drawn, and that is that he knows of no other argument.' William I. Hoggson of Hoggson Bros.,

rts to vilify the other party there is only a conclusion to be drawn, and that is the knows of no other argument. William J. Hoggson of Hoggson Bros., tractors, says that the particular case combining by plasterers to overcharge owner referred to by him in his inview in Tue Sun of Jan 8 was not in a vorte of the particular case.

AGAINST THE PARSONS PLANS. Organizations by the Score Will Come Up

commercial organization in the five boroughs of this city, asking for an opportunity to be heard at the public hearing to be held to-day on William Barclay Parsons's plans for the extension of the subway system, have been received by the Rapid Transit Commission, and the letters make it plain that there will be general opposition to the adoption of these plans.

A large delegation from The Bronx will appear to-day to object to running an elevated structure through Bronx Park. They

vated structure through Bronx Park. They will urge that such an elevated extension The of the subway would destroy a great part of the park. Numerous associations from bined kick against the small consideration ne careful estimates, and said that at the new plans. The Brooklynites want an Bridge to connect with the subway now

building at Atlantic avenue. Borough President Cromwell of Richmond will ask the commission to extend the line already decided upon to Fort Hamilton, under the Narrows to Staten Island. From Queens will come delegations de-

The east platform of the Fulton street station on the subway extension to Brook-lyn will be opened for passengers to-mor-row morping. No permission will be asked from the Rapid Transit Commission for

fined that the trains are often seriously delayed in the rush hours. Not all of the express trains will use the

Forsythe's

Great January Sale

Ladies' Suits \$22 \$18

\$24

Worth \$30, \$40 and \$50

Sale begins at 9 o'clock

John Forsythe THE WAIST HOUSE

865 Broadway, 17th and 18th Streets

THE TELEGRAPH IN WARFARE.

war and the Spanish war. As to Great Britain, Gen. Greely pointed out that her service is sadly defective, although Lord Wolseley has repeatedly urged his country

of combining by plasterers to overcharge the owner referred to by him in his interview in The Sun of Jan 8 was not in New York city, but in another city where his firm was doing work.

**In spite of Lord Wolseley's warning." said Gen. Greely, "Great Britain has failed to perfect her system, which remains a makeshift organization with scattered duties and limited functions."

The Japs, he said, have conducted their

And Leave It to an Emergency Committee
to Deal With Starrett.

The board of governors of the Building
Trades Employers' Association held a long session yesterday over the charges of Theodore Starrett of the Thompson-Starrett Company. L. J. Morton of that company, who is a member of the board, was present. Chairman Otto M. Eidlitz being out of town. John Beattie of the Master Painters' Association presided.

The Japs, he said, have conducted their operations with a skill hitherto unsurpassed in telegraphing and ballooning. Gen. Greely gave the interesting information that not once was Gen. Kuroki under fire in directing his celebrated flanking movement, and that so perfect were his telegraph lines that only once was connection with headquarters lost, and then only for a story time. Gen. Greely gave the interesting information that not once was Gen. Kuroki under fire in directing his celebrated flanking movement, and that only once was connection with headquarters lost, and then only for a story time. Gen. Greely gave the interesting information that not once was Gen. Kuroki under fire in directing his celebrated flanking movement, and that so perfect were his telegraph lines that only once was connection with headquarters lost, and then only for a story time. Gen. Greely gave the interesting information that not once was Gen. Kuroki under fire in directing his celebrated flanking movement, and that so perfect were his telegraph lines that only once was connection with headquarters lost, and then only for a story time. Gen. Greely gave the interesting information that not once was Gen. Kuroki under fire in directing his celebrated flanking movement, and that only once was connection with headquarters lost, and then only for a story time. Gen. Greely gave the interesting information that not once was Gen. Kuroki under fire in directing his celebrated flanking movement, and that so perfect were his telegraph lines that only once was connection with headquarters lost, and then only once was connection with headquart

work to go on. If the delegate is placated it will cost a lot more than \$1.000 to complete the sub-contract; if he is not placated, the sub-contract may never be completed, except at a cost which is beyond all rhyme and reason."

It must be remembered, Mr. Starrett explains, that the plumbing contract is only one of thirty sub-contracts; any one of the thirty contracts may make necessary a change in any one of the others.

All that any one would say after the meeting was that any action to be taken with regard to Mr. Starrett had been left to the emergency committee, to which full power had been given.

Charles L. Edilitz, president of the employers' association, after a consultation with some of its other officers, said:

"It has been decided to do nothing until the emergency committee considers the matter. That committee will meet tomater. That committee will meet tomation and making it easy to repair them. In a large army spread out before in enemy.

"The army and corps headquarters," he said, "should be connected with the base of operations by permanent trunk lines, which should carry at least two wires and an additional wire for each 10,000 troops.

The trunk lines should preferably follow a railroad or the main high roads, thus insuring them from hostile interruption and making it easy to repair them. In a large army spread out before in the connected with the base of operations by permanent trunk lines, which should carry at least two wires and an additional wire for each 10,000 troops.

The trunk lines should preferably follow a railroad or the main high roads, thus insuring them from hostile interruption and making it easy to repair them. In a large army spread out before in the meeting was that any action to be taken with a constitution. It must be remembered. Mr. Starrett explains, that the plumbing contract is only one of thirty sub-contracts; any one of the others, and one of the others, and one of the others, and contract may make necessary a change in any one of the others. Any change in any contract may make the excuse for the extortionate addition to the contract price. Thus the sub-contractors have a complete grip upon the owner.

In a way the contractors, Mr. Starrett says, divide their unjust profits with the mechanics. In order to get the cooperation of the labor unions and the walking delegates of the unions they submit cheers contractors can stand the increase because it is paid out of a mere fraction of the money extorted from the owner.

"No man with a building enterprise in "No man with a building enterprise in the explaints, that the plumbing contract is explosed to do nothing until the emergency committee considers the matter. That committee will meet to matter. The trunk lines should preferably follow a railroad or the main high roads, thus insuring them from hostile incre

should be arranged so that the command-ing General can be directly connected by

wire with any command."
Supplemental to the main system, Gen.
Greely said, should be "the flying lines,"
hose laid by advanced detachments on With Their Bicks To-day.

More than sixty communications from representatives of almost every civic and commercial organization in the five bor-

MR. O'DAY GIVES A DINNER To the Hon. John G. Milburn and to Judge

Morgan J. O'Brien. At the Lotos Club last evening Mr. Daniel O'Day gave a dinner in honor of the Hon. John G. Milburn, formerly of Buffalo, who has taken up residence in this city recently. and Judge Morgan J. O'Brien. The informal speeches made many pleasant and complimentary references to the host

George Zabriskie.
Judge E. E. McCall.
Judge C. H. Van Brunt.
The Hon W. F. Sheehan,
George H. Danlels.
Judge J. A. Blanchard.
Edward M. Shepard.
J. D. Archibald.
Judge H. A. Gildersleeve.
Judge E. Patterson,
Charles H. Huntley.
Judge Giegetich.
M. F. Elliott.
George F. Brownell. B. Hepburn.
B. Hepburn.
de Hon. A. B. Parker.
dge P. C. Laughlin.
D. Underwood.
dge F. T. Fitzgerald,
dge Gharles Truax.
dge Blachoff ge Blschoff, ge C B M'Laughlin, Clair McKelway, Judge F. M. Scott, Frank R. Lawrence, W. B. Hornblower, E. H. Butler, John B. McDonald,

MAN AND WIFE BURIED. Mrs. Davis Survived Her Husband Only

Two Days. Joseph Davis, editor and publisher of the Jewish Messenger until his retirement several years ago, died on Sunday afternoon at his home, 52 East 122d street. On Tuesday Mrs. Davis died, it is said from grief, Yesterday morning the funerals of the husband and wife were held at the same

Mr. Davis was born in London in 1826

H.O'Neill & Co.

TRIMMED MILLINERY

Thursday and Friday, January 12 and 13, We Will Offer

The Remainder of Our Winter Stock of Trimmed Hats At \$5 and \$10 Each (Second Floor.)

Sixth Avenue, 20th to 21st Street

H. V. Keep Shirt Co. 6 Bress Shirts to Order \$ 12

FIGHTING \$200,000 POLICY.

1147 Broadway & 25 Broad St.

MUTUAL LIFE CHARGES J. L. BLAIR WAS A FORGER.

His Alleged Crooked Financial Deafings Concealed From Company May Vittate Insurance-Evidence Taken as to Shortages - Attempt to Commit Suicide

In the suit of the Mutual Life Insurance Company against the estate of James L. Blair to have a \$200,000 life insurance policy cancelled on the ground that Blair concealed the fact that he was an embezzler and forger testimony was heard in the building at 47 and 49 Cedar street yesterday before Judge F. L. Schofield, appointed Master in Chancery by the United States Circuit Court in St. Louis. On other policies the company has paid already \$175,000 to the Blair family. Judge McKieghan of St. Louis and E. Lyman Short of this city represented the company, and John F. Lee of St. Louis appeared for the Blair

Evan R. Dick, head of the banking house of Evan R. Dick & Co., testified as to transactions between Blair and his firm, deals made with himself personally for the most part. Fictitious mortgages, afterward secured in part by the \$175,000 life insurance policy in the Mutual Life, were given to BUT NOT A GREAT DEAL, SAYSTHE the amount of \$369,000 by Blair, he said.

Andrew A. Blair, brother of the suicide said that he lost \$13,000 as the result of transactions in which James L. Blair involved him. These transactions, he told

volved him. These transactions, he told the master, were forgeries.

Herbert Wadsworth, a cousin of Congressman Wadsworth of Geneseo, and a member of the well known family of Wadsworths, testified that James L. Blair, one of the trustees of the Blow estate, put worthless securities in the safety deposit vaults in place of valuable securities belonging to the estate and converted the real securities to his own use. They were worth, Mr. Wadsworth estimated, from \$63,000 to\$70,000. Mrs. Wadsworth was a Miss Blow and one of the heirs to the Blow estate. Dr. Munn, president of the United States Life Insurance Company, cited on the

nies had been relieved of payments policies where suicide had been proved. policies where suicide had been proved.
George Reuter, a newspaper reporter, of St. Louis, testified that he had seen James L. Blair, six weeks prior to Blair's death in Florida, make an aftempt to end his life. Blair put tablets of some sort into a glass of water. Reuter said, and drank the contents of the glass. He fell senseless. Reuter helped carry Blair to a divan, he said, and after a while Blair recovered consciousness. Reuter also testified that Blair lived luxuriously and ostentatiously

consciousness. Reuter also testined that Blair lived luxuriously and estentatiously

LAWSON TOO BUSY TO RUN.

presidency of the Chamber of Commerce over Henry M. Whitney and Frank Noyes, the two other candidates, was a foregone conclusion, judging from the letter he addressed to the signers of his nemination papers to-day. He declined to stand for

papers to-day. He declined to stand for the office, giving as a reason that he was "a man of action, not of speech." In his letter Mr. Lawson says; "It is with the deepest regret I am com-pelled to refuse the honor you have so courteously, kindly and unexpectedly offered me, the office of president of the

offered me, the office of president of the greatest business institution of our city—I say the honor of the office, because from the list of pledges I have little doubt the nomination would be followed by election."

Among the members of the Chamber of Commerce there was a feeling that Mr. Lawson's chances of being elected President over Mr. Whitney were pretty poor. The Lawson candidacy was taken as a joke, and has gatheredisuch strength as it possesses from an element in the memas a jose-sand has gathered as it posesses from an element in the membership whose levity has heretofore found expression in divers pleasantries on Christmas and New Year's eves. Now, that Mr. Lawson has quit, it would not surprise members of the Chamber if Mr. Whitney withdraw his name.

members of the Chamber if Mr. Whitney withdrew his name.

GOULD SUIT SETTLED.

Indication of More Amicable Relations
With the Pennsylvania.

The announcement yesterday that the suit of the Western Maryland against the Baltimore and Ohio for alleged diversion of traffic from the Cherry Run route of the former road had been settled amicably out of court was considered by Wall out of court was considered by Wall Street as a further evidence of the better feeling between the Gould and Pennsylvania interests. The Western Maryland is the Wabash's line into Baltimore and the reestablishment of friendly traffic relations between it and the Baltimore and Ohio is important

and Onio is important.

In Pittsburg yesterday President Ramsey
of the Wabash was quoted as announcing
that the Wabash had placed orders for 2,500 fifty ton gondola cars and sixty-too engines to enable the road to compete for



Overcoat Reductions. Great economies afforded

to buyers of Overcoats at this sale. Standard goods offered

at reductions of \$5, \$6 & \$8 from original prices

Original style, quality and fit, however, remain.

Exceptional Values at \$15.00. Hackett, Carhart & Co Three BROADWAY Cor. 13th St. Cor. Canal St.

SOME CRUELTY IN STOCKYARDS

Stores. | Near Chambers.

HEALTH BOARD EXAMINER.

Ossining Complaint Against John P. Haines Is Not Well Justified-"You Can't Handle a Steer as You Would a Rabbit"-Complaint Angers Mr. Haines.

Some investigation has been made by the Health Department of the conditions in the West Sixtieth street stockvards, where, it is alleged by the Ossining branch of the American Society for the Prevention of Cruelty to Animals, cattle have been treated n a cruel manner.

The Ossining branch lays the blame on the shoulders of John P. Haines, president of the society, declaring that it warned him of what was going on. He denied that there was any cruelty in the yards. The

no cruelty in New York." said Dr. Bensel. in St. Louis.

Other witnesses who testified were officers of the Mutual Life. They were vice-Presidents Gillette, Lloyd and Easton. Peter Stuyvesant Pillot, expert on risks, also gave testimony on the risk involved in the Biair case.

Mrs. Blair, who is now living at Irvington-on-the-Hudson, will probably be called as a witness when the defence presents its case. The hearing will be continued to-day in the office of E. Lyman Short, 32 Nassau street.

a rabbit."

President Haines was in a huff because of the publicity of the charges against his administration. He was asked to reply

Withdraws His Name for the Presidency of

Beston's Chamber of Commerce.

Boston, Jan. it. Thomas W. Lawson
evidently thought that his election to the
presidency of the Chamber of Commerce

"Yes, I know all about that, but I have

nothing more to say.

President Haines visited Police Commissioner McAdoo vesterday to request missioner McAdoo vesterday to request him to send out special oders to the police to make arrests for the abuse of animals on the street when requested to do so by agents of the society. He had with him a button which the agents will wear and which he wants the police ordered to honor when requests are made for arrests in connection with traffic. The law is mandatory on the police, the Commissioner explained, to cooperate with the society. He will issue the order.

NIGHTSTICK BEATS GUN

Down Goes Window Smasher While Con-

Is Unburt - Second Thief Escapes. Policeman John Rhatigan was on post at I o'clock yesterday morning when he heard the crash of breaking glass at First avenue and Sixteenth street. He started saw two men in front of a ciothing store.

FEWER STREET ACCIDENTS. Drop 23 Per Cent, for December, Which

sioner McAdoo, in making the figures sioner McAdoo, in making the figures public, attributed this to the new schemes dividuals. of traffic regulation and the work of the

Starrett, "is that the owner is robbed by wholesale in order that the contractors may steal by retail. When the owner of the contractors of the Chinese League get five cents legitimately: the rest is wasted. It is a policy of waste, waste, waste, waste, waste, "The workmen stand for it, in a way,"

The great pity of all this, says Mr. Starrett, "is that the owner is robbed by wholesale in order that the contractors of the Chinese League get five cents legitimately and ten cents of the Chinese League and came to this country when he was a platform.

Engagement.

Engagement.

Washington, Jan. 11. The engagement was amounced to-day of Miss Anita Poor, daughter of Mr. and Mrs. Charles L. Poor and Lieut. Roscoe C. Bulmer, U. S. N., The workmen stand for it, in a way, "The workmen stand for it, in a way,"

The workmen stand for it, in a way, "The workmen stand for it, in a way,"

The side and came to this country when he was a platform.

Engagement.

Washington, Jan. 11. The engagement was amounced to-day of Miss Anita Poor, daughter of Mr. and Mrs. Charles L. Poor and Lieut. Roscoe C. Bulmer, U. S. N., this morning by a drizzling rain that froze as it fell.

Resolutions indorsing the policy of the directors and declaring that special information should cot be given to individual with sown age.

Washington, Jan. 11. The engagement was amounced to-day of Miss Anita Poor, daughter of Mr. and Mrs. Charles L. Poor and Lieut. Roscoe C. Bulmer, U. S. N., this morning by a drizzling rain that froze partner for a time, on Aug. 28 last.

The workmen stand for it, in a way, the wedding to this country when he was a plant of the Lake coal trade.

Washington, Jan. 11. The engagement with sown age.

Washington, Jan. 12. The engagement was about his own age.

Washington, Jan. 13. The engagement was about his own age.

Washington, Jan. 14. The contractors of the Lake coal trade.

Washington, Jan. 15. The engagement was a southly and the Lake coal trade.

Washington, Jan. 14. The contractors of the Lake coal trade.

Washington, Jan.

The Wanamafer Store

Store Closes at 5:30 o'clock

A Fine Company Of Men's Suits at \$10.50

There's a good economic reason for the price-and a good reason for economy, on the part of about one hundred and twenty-five men, while the unusual offering lasts,

Put these suits into their proper station in our stock, and their price tags would read \$15-and good value at that.

But the maker got down to lengths of material sufficient only to make up two or three or four suits of a sort-we stepped in, and took advantage of his desire to close out these short ends. And there you are-

\$15 Suits for \$10.50

All-wool fancy mixed cheviots, made in single-breasted sack style, for business wear. And as carefully and stylishly made as though intended for regular stock.

The Gift of Language In the Reach of All

Knowledge of languages, the mark of culture. The key to the literatures of other lands. To increased joy in the literature of one's own.

Knowledge of languages promotes success. In business and in life. Opens new vistas of opportunity. Everyone can learn foreign tongues thoroughly, at home,

without a teacher, at small cost. The Edison Language Phonograph (with text books) pronounces the lessons with you-over and over at will-and "hears" you pronounce them afterwards. A teacher always at

your service. Teaches you to speak, to read and to write. The Wanamaker Phonograph Language Club

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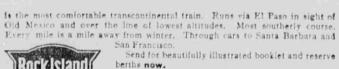
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in Jersey City President Havemeyer in his statement said: "The dividends for the past year have

been maintained at the same rate which has for years been established. It goes without saving that the dividends were earned. The law forbids the payment of dividends except from earnings. "I repeat what I have had occasion to say before, that any information that is de-

sired by the body of stockholders it is not Drop 23 Per Cent, for December, Which
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Police returns on street accidents for
Inst December show a large decrease when
compared with December, 1903. Commissioner McAdoo, in making the figures

Resolutions indorsing the policy of the



The 103d semi-annual statement of the Home Insurance Company, of which E-bridge G. Snow is president, has been made public. The directors have declar semi-annual dividend of 10 per cent. largest in the history of the institution